

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: JEFFREY L & CONNIE L HARDY	§	Case No. 1:08-bk-00726
	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2008.
- 2) The plan was confirmed on 09/12/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/20/2011, 02/29/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/03/2011.
- 5) The case was completed on 02/07/2013.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,041.00.
- 10) Amount of unsecured claims discharged without full payment: \$33,211.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 74,324.32	
Less amount refunded to debtor	\$ 500.22	
<b>NET RECEIPTS</b>		<b>\$ 73,824.10</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,622.15	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,122.15</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFC. OF DOROTHY MOTT LLC	Lgl	0.00	3,500.00	3,500.00	3,500.00	0.00
INTERNAL REVENUE SERVICE	Pri	3,950.00	2,816.14	2,776.64	2,776.64	0.00
COMMONWEALTH OF	Pri	600.00	591.00	591.00	591.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	0.00	76,858.81	76,858.81	0.00	0.00
OCWEN LOAN SERVICING	Sec	96,288.15	95,755.49	0.00	0.00	0.00
PSECU	Sec	6,812.00	6,426.41	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP.	Sec	17,228.97	17,093.14	543.19	543.19	0.00
MILLERSBURG AREA AUTH	Sec	85.50	85.50	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	6,101.00	6,092.08	6,092.08	3,984.56	0.00
PSECU	Uns	4,021.42	4,008.68	4,008.68	2,621.90	0.00
PSECU	Uns	4,725.90	4,547.37	4,547.37	2,974.23	0.00
PORTFOLIO RECOVERY	Uns	1,608.61	1,608.61	1,608.61	1,052.12	0.00
PORTFOLIO RECOVERY	Uns	1,741.69	1,879.65	1,879.65	1,229.40	0.00
PORTFOLIO RECOVERY	Uns	2,279.50	2,748.27	2,748.27	1,797.53	0.00
BASS & ASSOCIATES	Uns	1,279.00	1,342.27	1,342.27	877.92	0.00
ECAST SETTLEMENT	Uns	20,100.00	20,507.93	20,507.93	13,413.36	0.00
ECAST SETTLEMENT	Uns	230.37	220.12	220.12	143.97	0.00
ECAST SETTLEMENT	Uns	0.00	647.11	647.11	423.25	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Uns	0.00	2,816.14	39.50	25.83	0.00
ECAST SETTLEMENT	Uns	6,104.85	6,241.68	6,241.68	4,082.41	0.00
ECAST SETTLEMENT	Uns	0.00	16,084.35	16,084.35	10,520.08	0.00
ECAST SETTLEMENT	Uns	15,960.00	16,499.09	16,499.09	10,791.34	0.00
TSYS DEBT MANAGEMENT	Uns	404.00	512.26	512.26	335.05	0.00
CHASE BANK USA NA	Uns	12,700.00	13,023.58	13,023.58	8,518.17	0.00
		0.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 543.19	\$ 543.19	\$ 0.00
All Other Secured	\$ 76,858.81	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 77,402.00	\$ 543.19	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,367.64	\$ 3,367.64	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 3,367.64	\$ 3,367.64	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 96,002.55	\$ 62,791.12	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,122.15	
Disbursements to Creditors	\$ 66,701.95	
<b>TOTAL DISBURSEMENTS:</b>		\$ 73,824.10

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/15/2013

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.